

<i>SERFF Tracking Number:</i>	<i>ELAS-126740066</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AXA Equitable Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46349</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.003 Other</i>
<i>Product Name:</i>	<i>Long Term Care Advertisement</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Mailer/GE-55450</i>		

Filing at a Glance

Company: AXA Equitable Life Insurance Company

Product Name: Long Term Care Advertisement SERFF Tr Num: ELAS-126740066 State: Arkansas

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46349

Sub-TOI: LTC03I.003 Other Co Tr Num: State Status: Closed

Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer

Authors: Audrey Arnold, Samra Disposition Date: 09/08/2010

Mekbeb, Sabrena Lallmohamed

Date Submitted: 07/28/2010 Disposition Status: Filed

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Long Term Care Mailer

Project Number: GE-55450

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: We are not required to file Accelerated Death Benefit for Long-Term Care Services advertisement in our state of domicile, New York.

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/08/2010

Created By: Audrey Arnold

Corresponding Filing Tracking Number:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/08/2010

Deemer Date:

Submitted By: Audrey Arnold

Filing Description:

July 28, 2010

Ms. Julie Benafield Bowman

SERFF Tracking Number: ELAS-126740066 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 46349
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care Advertisement
Project Name/Number: Long Term Care Mailer/GE-55450

Insurance Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: AXA Equitable Life Insurance Company (AXAEQ)
FEIN No.: 13-5570651 NAIC No.: 968-62944
Accelerated Death Benefit for Long-Term Care Services Sales Mailer
Form No. GE-55450
SERFF Tracking No.: ELAS-126740066

Dear Commissioner Bowman:

In accordance with your requirements, we are submitting the above-referenced Accelerated Death Benefit for Long-Term Care Services sales material, for your review and approval.

Our registered representatives will use form No. GE-55450, with our clients and prospects, to introduce them to the Accelerated Death Benefit for Long-Term Care Services Rider, form No. R06-90, which was approved by the Department, on July 25, 2006, SERFF Tracking No. SERT-6QJKRD668/00, State Tracking Number 32921. Form No. GE-55450 is a new form and does not replace any form on file with the Department.

The filing fee of \$50.00 will be submitted through EFT.

If additional information is needed, please do not hesitate to contact me, at (212) 314-2921.

Sincerely,

Estella A. Devian
Vice President

EAD:ava

Enclosures

SERFF Tracking Number: ELAS-126740066 State: Arkansas
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 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
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Company and Contact

Filing Contact Information

Estella A. Devian, Vice President estella.devian@axa-financial.com
 1290 Avenue of the Americas, 14th Floor 212-314-2921 [Phone]
 New York, NY 10104 212-707-7493 [FAX]

Filing Company Information

AXA Equitable Life Insurance Company CoCode: 62944 State of Domicile: New York
 1290 Avenue of the Americas, 14-10 Group Code: 968 Company Type: LIFE Insurance
 New York,, NY 10104 Group Name: State ID Number:
 (212) 314-2921 ext. [Phone] FEIN Number: 13-5570651

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AXA Equitable Life Insurance Company	\$50.00	07/28/2010	38349682

SERFF Tracking Number:	ELAS-126740066	State:	Arkansas
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TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.003 Other
Product Name:	Long Term Care Advertisement		
Project Name/Number:	Long Term Care Mailer/GE-55450		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/08/2010	09/08/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	08/09/2010	08/09/2010	Audrey Arnold	09/02/2010	09/02/2010
Industry						
Response						

<i>SERFF Tracking Number:</i>	<i>ELAS-126740066</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Long Term Care Mailer/GE-55450</i>		

Disposition

Disposition Date: 09/08/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ELAS-126740066</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Long Term Care Mailer	Filed	Yes
Form	Long Term Care Mailer	Replaced	Yes

SERFF Tracking Number: ELAS-126740066 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 46349
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care Advertisement
Project Name/Number: Long Term Care Mailer/GE-55450

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/09/2010
Submitted Date 08/09/2010
Respond By Date 09/09/2010

Dear Estella A. Devian,

This will acknowledge receipt of the captioned filing.

Objection 1

- Long Term Care Mailer, GE-55450 (Form)

Comment:

The form indicates important information is on the reverse side. Please attach Side 2 for review or explain the statement.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

SERFF Tracking Number: ELAS-126740066 State: Arkansas
Filing Company: AXA Equitable Life Insurance Company State Tracking Number: 46349
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care Advertisement
Project Name/Number: Long Term Care Mailer/GE-55450

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/02/2010
Submitted Date 09/02/2010

Dear Harris Shearer,

Comments:

Reference is made to Marie Bennett's objection letter of August 9, 2010. Our response follows:

Response 1

Comments: We have attached Side 2 of the mailer, which is variable Financial Professional disclosure language that is driven by the financial professional's credentialing and professional designations located on the back of the mailer.

In addition to the above-mentioned, we have made revisions to the mailer and return card. These revision are as follows: a) included the company's entire name, AXA Equitable Life Insurance Company, to the mailer and return card; b) included the form number of the Long Term Care Rider, R06-90* or state variation thereof, referenced in the mailer and return card; c) included a sentence in the disclosure section of the mailer that states, "This is an insurance solicitation. An insurance agent may contact you."; and since the mailer was intended to be one form we have revised the form number for both the mailer and return card to GE-55450 (4/10).

Related Objection 1

Applies To:

- Long Term Care Mailer, GE-55450 (Form)

Comment:

The form indicates important information is on the reverse side. Please attach Side 2 for review or explain the statement.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific	Readability Score	Attach Document
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<i>SERFF Tracking Number:</i>	<i>ELAS-126740066</i>	<i>State:</i>	<i>Arkansas</i>
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			Data	
Long Term Care Mailer GE-55450 (4/10)	Advertising	Initial	80.560	GE-55450 Revised 8-27- 10.pdf

Previous Version

<i>Long Term Care Mailer GE-55450</i>	<i>Advertising</i>	<i>Initial</i>	<i>80.560</i>	<i>GE-55450.pdf</i>
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No Rate/Rule Schedule items changed.

Please do not hesitate to contact us if additional information or action is required.

Sincerely,

Audrey Arnold, Sabrena Lallmohamed, Samra Mekbeb

SERFF Tracking Number:	ELAS-126740066	State:	Arkansas
Filing Company:	AXA Equitable Life Insurance Company	State Tracking Number:	46349
Company Tracking Number:			
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.003 Other
Product Name:	Long Term Care Advertisement		
Project Name/Number:	Long Term Care Mailer/GE-55450		

Form Schedule

Lead Form Number: GE-55450

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/08/2010 (4/10)	GE-55450	Advertising	Long Term Care Mailer	Initial		80.560	GE-55450 Revised 8- 27-10.pdf

First Name Last Name, Designations
Business Title 1
Business Title 2
CA Insurance License #0000000

protect what’s important
plan for the unexpected

Sam A Sample
Company Name
123 Main Street
XXXXX
Anytown, US 12345-6789

Dear <<Name>>:

The fact is you never know if something may happen that will force you to face the high costs associated with long-term care. Consider this – 70% of people over the age of 65 require some type of long-term care services at some point in their lives, and 40% of people currently receiving long-term care are adults 18 to 64 years old. It’s important for you to begin planning for the unexpected now.¹

Long-term care policies typically are stand-alone in nature and can be costly. But, now, you have the opportunity to get long-term care coverage along with the benefits of your life insurance policy.

AXA Equitable offers a Long Term Care ServicesSM Rider that you can add to your life insurance policy at the time the policy is issued.² The death benefit of the policy can, in certain circumstances, be accelerated to pay for qualified long-term care services. But, if you don’t access the long-term care benefit, you won’t lose a thing – 100% of your unused death benefit will be passed on to your loved ones.

Long-term care is an issue that touches many families. The more you know today, the more prepared you can be to protect your family’s future.

Please complete and mail the attached reply card or give me a call today to learn more about our Long Term Care ServicesSM Rider.

Sincerely,

<<Name>>

<<Title1>>

<<Title2>>

¹ www.longtermcare.gov.

² There is an additional cost associated with adding the Rider.

Securities offered through AXA Advisors, LLC (NY, NY, 212-314-4600), member FINRA, SIPC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries. Life insurance policies are issued by AXA Equitable Life Insurance Company, 1290 Avenue of the Americas, New York, NY. AXA Advisors, LLC and its affiliates do not offer tax and legal advice. [additional disclosure may be added as individual states require] Rider Form # R06-90 *or state variation thereof.

This is an insurance solicitation. An insurance agent may contact you.

SEE THE REVERSE SIDE FOR ADDITIONAL DETAILS AND IMPORTANT INFORMATION.

GE-55450 (4/10)

Detach here



AXA Equitable’s
Long Term Care
ServicesSM Rider
offers you:

- **Cost-efficiency**
two separate policies with one potentially affordable monthly payment
- **Price protection**
no concern that premiums will be raised during the “No Lapse Guaranteed” period
- **Benefits you don’t lose**
any amount not used for long-term care services will be passed on to your beneficiaries
- **No hassle “per diem” benefit**
you do not have to submit paperwork with each long-term care claim



AXA ADVISORS

redefining / standards

AXA Equitable Life Insurance Company



YES, I’d like to learn more about the AXA Equitable Long Term Care ServicesSM Rider.

Client number 12345678
Sample A Sample
Company Name
Address 1
Address 2
Address 3

Home Phone #: ()

Work Phone #: ()

Cell Phone #: ()

Email Address:

GE-55450 (4/10)

AXA Equitable Life Insurance Company

[The named individual offers securities and investment advisory services through AXA Advisors, LLC (NY, NY 212-314-4600), member NASD, SIPC, and offers annuity and insurance products through AXA Network Insurance Agency, LLC and its affiliates.]

Investments are subject to market risks, will fluctuate and may lose value.

<<AXA Advisors, LLC>>, <<Address>>, <<City>>, <<State>> <<Zip>>
Tel: <<Business Phone>> ext. <<Extension>>, Cell: <<Cell Phone>>, <<Email Address>>
www.axa-equitable.com

<<Personal Website>>

<i>SERFF Tracking Number:</i>	<i>ELAS-126740066</i>	<i>State:</i>	<i>Arkansas</i>
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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/28/2010	Form	Long Term Care Mailer	09/02/2010	GE-55450.pdf (Superceded)

First Name Last Name, Designations
Business Title 1
Business Title 2
CA Insurance License #0000000

Sam A Sample
Company Name
123 Main Street
XXXXX
Anytown, US 12345-6789

Dear <<Name>>:

The fact is you never know if something may happen that will force you to face the high costs associated with long-term care. Consider this – 70% of people over the age of 65 require some type of long-term care services at some point in their lives, and 40% of people currently receiving long-term care are adults 18 to 64 years old. It’s important for you to begin planning for the unexpected now.¹

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Long-term care is an issue that touches many families. The more you know today, the more prepared you can be to protect your family’s future.

Please complete and mail the attached reply card or give me a call today to learn more about our Long Term Care ServicesSM Rider.

Sincerely,

<<Name>>
<<Title1>>
<<Title2>>

¹ www.longtermcare.gov

² There is an additional cost associated with adding the Rider.

Securities offered through AXA Advisors, LLC (NY, NY, 212-314-4600), member FINRA, SIPC. Annuity and insurance products offered through AXA Network, LLC and its insurance agency subsidiaries.

AXA Advisors, LLC and its affiliates do not offer tax or legal advice.

SEE THE REVERSE SIDE FOR ADDITIONAL DETAILS AND IMPORTANT INFORMATION.

GE-55450

Detach here

protect what’s important
plan for the unexpected



AXA Equitable’s
Long Term Care
ServicesSM Rider
offers you:

- **Cost-efficiency**
two separate policies with one potentially affordable monthly payment
- **Price protection**
no concern that premiums will be raised during the “No Lapse Guaranteed” period
- **Benefits you don’t lose**
any amount not used for long-term care services will be passed on to your beneficiaries
- **No hassle “per diem” benefit**
you do not have to submit paperwork with each long-term care claim



YES, I’d like to learn more about the Long Term Care ServicesSM Rider.

Client number 12345678
Sample A Sample
Company Name
Address 1
Address 2
Address 3

Home Phone #: () _____

Work Phone #: () _____

Cell Phone #: () _____

Email Address: _____